REMARKS

Applicants amend the application and seek reconsideration thereof. In this Reply, Applicants do not cancel or add any new claims, but Applicants amend claims 1, 11, 12 and 13. Applicants assert that no new matter is added by these amendments. Accordingly, claims 1-13 remain pending.

1. Claims Rejected under 35 U.S.C. § 102

The Examiner rejects claims 1-3, 5-9, and 11-13 under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,354,490, issued to Weiss et al. ("*Weiss*"). Applicants respectfully traverse the rejection.

Weiss discloses "an integrated full service consumer banking system and a system and method for opening a single account that allows customers to access a full range of global financial services using a variety of access points" (Col. 1, lines 31-35). The system in *Weiss* includes "core components such as...brokerage...in the example" (Col. 15, lines 22-24). "If the user selects [to open an account in] the securities or brokerage component, the system follows the flow shown in FIG. 5G" (Col. 17, lines 35-36) (FIG. 5G is attached hereto). "Specifically, the system displays a securities work window that allows the user to enter an appointment date and time or ask for a call back" (Col. 17, lines 36-40). "The reason for this is that typically information to building the securities component must be handled by a licensed bank employee" (Col. 17, lines 40-42) "If an appointment is made, then the system builds a securities confirm message and the system returns to the statement building screen" (Col. 17, lines 42-44). *Weiss* teaches away from the presently claimed invention because it only discloses a system which requires a licensed bank employee (i.e., a person) to open an account at a scheduled time or to arrange a call back to schedule a time to open the account (i.e., not a real-time event). As such, *Weiss* is limited to a system which requires a licensed bank employee to open an account at a subsequent period of time. Thus, *Weiss* does not disclose or teach at least "wherein said brokerage account is opened in real-time via said host server and without human intervention" as similarly recited in independent claims 1, 11 and 12.

Claims 2-3, 5-9, and 13 either directly or indirectly depend from claims 1 or 12 and include all of the elements thereof. Therefore, Applicants submit claims 2-3, 5-9, and 12 are differentiated from the cited reference for at least the same reasons as set forth above, in addition to their own respective features.

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II. Claims Rejected under 35 U.S.C. § 103

The Examiner rejects claims 4 and 10 under 35 U.S.C. § 103(a) as being obvious over *Weiss* in view of the ordinary skill in the art. Applicants respectfully traverse the rejection.

Claims 4 and 10 depend from independent claim 1 and include all of the elements thereof. Therefore, Applicants submit claims 4 and 10 are differentiated from the cited reference for at least the same reasons as set forth above, in addition to their own respective features.

Furthermore, Applicants submit that the ordinary skill in the art fails to cure the defects of *Weiss* because *Weiss* teaches away from the above recited elements in only disclosing a system which requires a licensed bank employee (i.e., a person) to open an account at a real-scheduled time or to arrange a call back to schedule a time to open the account (i.e., not a real-time event). Thus, in accordance with MPEP § 2143.01, the ordinary skill in the art cannot cure such defects.

CONCLUSION

In view of the foregoing, it is believed that all claims now pending are in condition for allowance. A Notice of Allowance is earnestly solicited at the earliest possible date. If the Examiner believes that a telephone conference would be useful in moving the application forward to allowance, the Examiner is encouraged to contact the undersigned. If necessary, the Commissioner is hereby authorized to charge payment or credit any overpayment to Deposit Account No. 1928-14 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17, particularly extension of time fees.

Respectfully submitted,

Dated: 8/4/05

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